

# INDIANA STATE HOUSING DASHBOARD

## HOUSING NEEDS ASSESSMENT

DeKalb County



Indiana Housing & Community Development Authority



Q4 2022

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# ACKNOWLEDGEMENTS AND DATA SOURCES

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The Housing Working Group stakeholder organizations listed below would like to thank HR&A Advisors for their technical expertise throughout the development of this report.

- **Affordable Housing Association of Indiana**
- **Affordable Housing Council**
- **Association of Indiana Counties**
- **Indiana Builders Association**
- **Accelerate Indiana Municipalities (AIM)**
- **Indiana Apartment Association**
- **Federal Home Loan Bank of Indianapolis**
- **Indiana Association of Realtors**
- **Indiana CRA Bankers Association**
- **Indiana Bankers Association**
- **Habitat for Humanity of Indiana**
- **Lt. Governor's Office**

This report utilizes the following **data sources**:

- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- U.S. Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Association of Realtors

Data in this report will be updated as frequently as data sources are updated.

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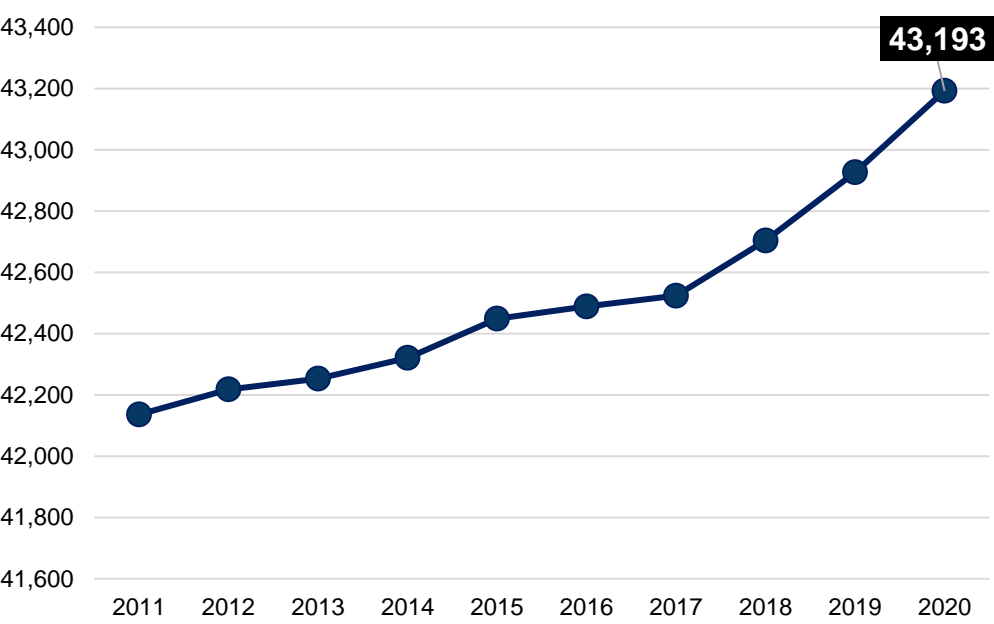
# DEMOGRAPHIC TRENDS

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POPULATION |

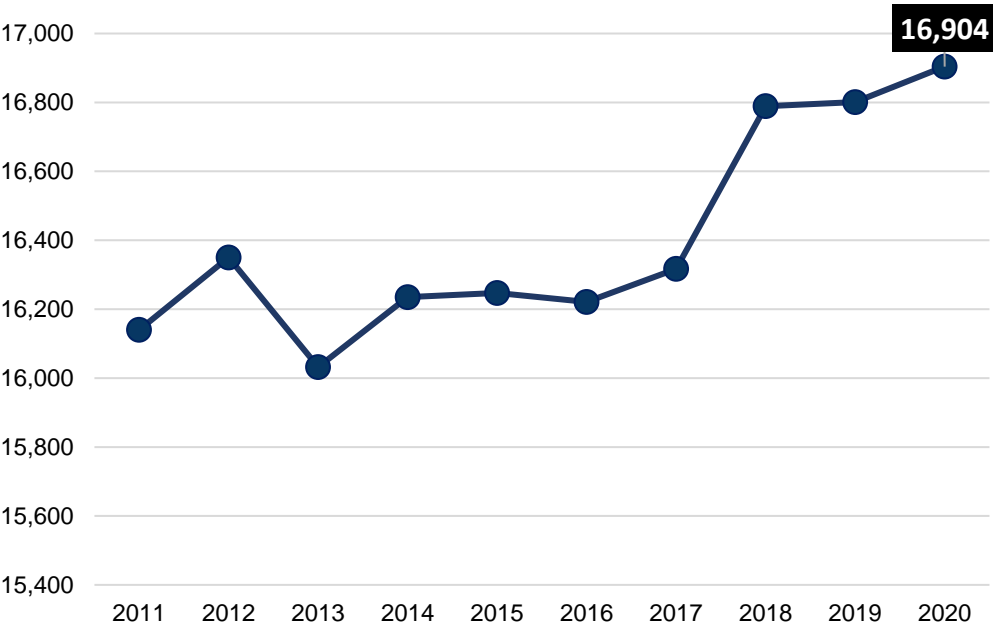
DeKalb County's population has increased by 2.51% (1,057 people) between 2011 and 2020. In the same time period, the total number of households increased by 4.73% (764 households).

Resident Population  
2011-2020



Source: U.S. Census Bureau

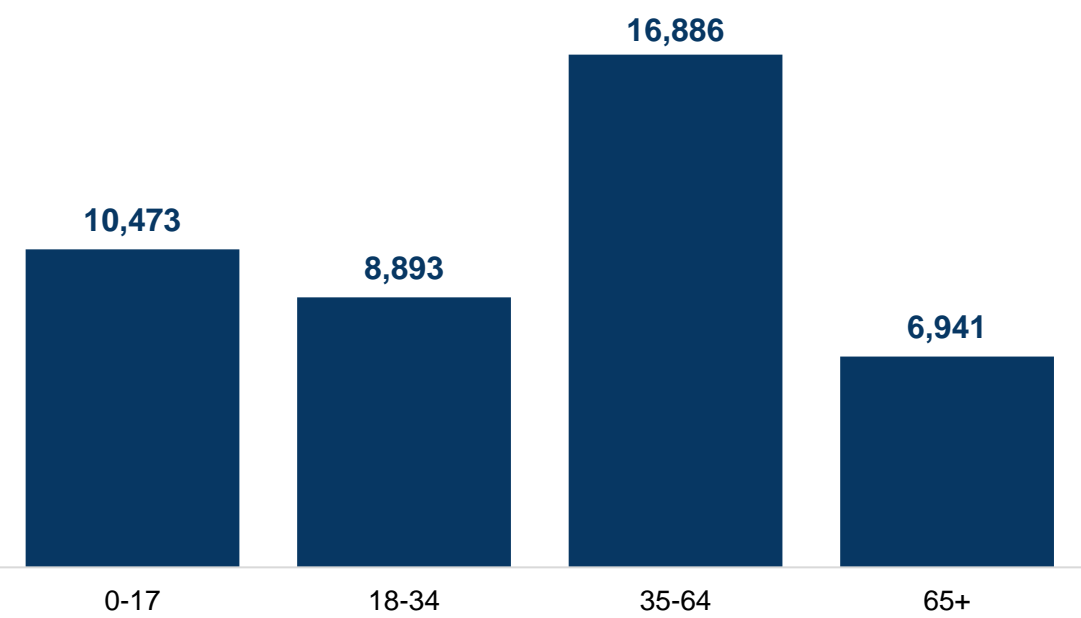
Households  
2011-2020



Source: U.S. Census Bureau

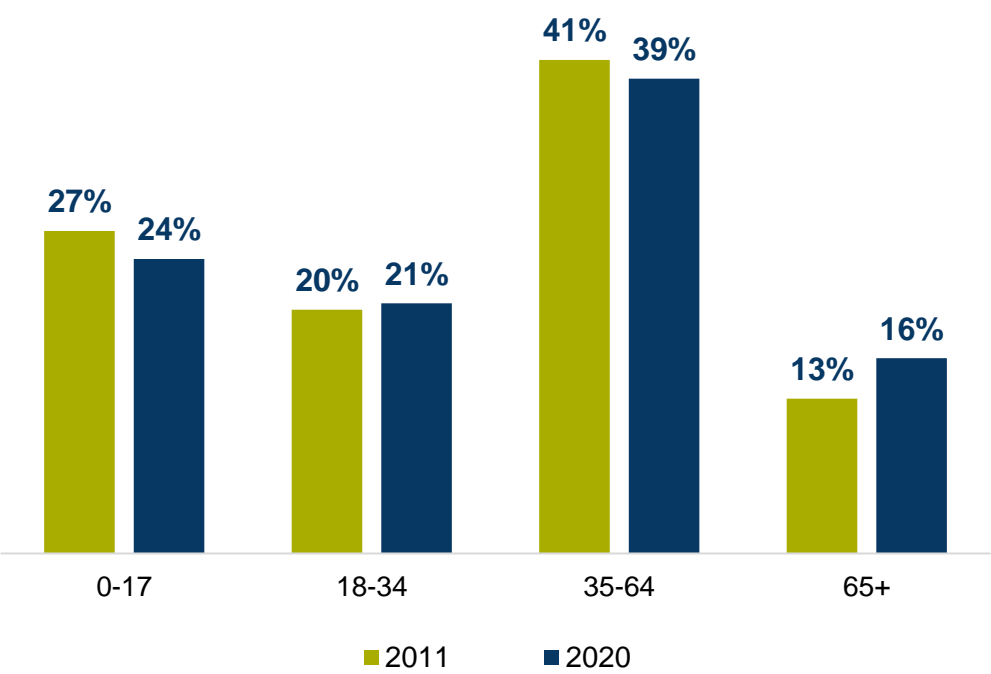
**AGE |** 16% of people in DeKalb County are age 65 or older, while 24% are younger than 18.

**Population by Age**  
2020



Source: ACS 2020 5-year estimates

**Change in Share of Population**  
2011, 2020

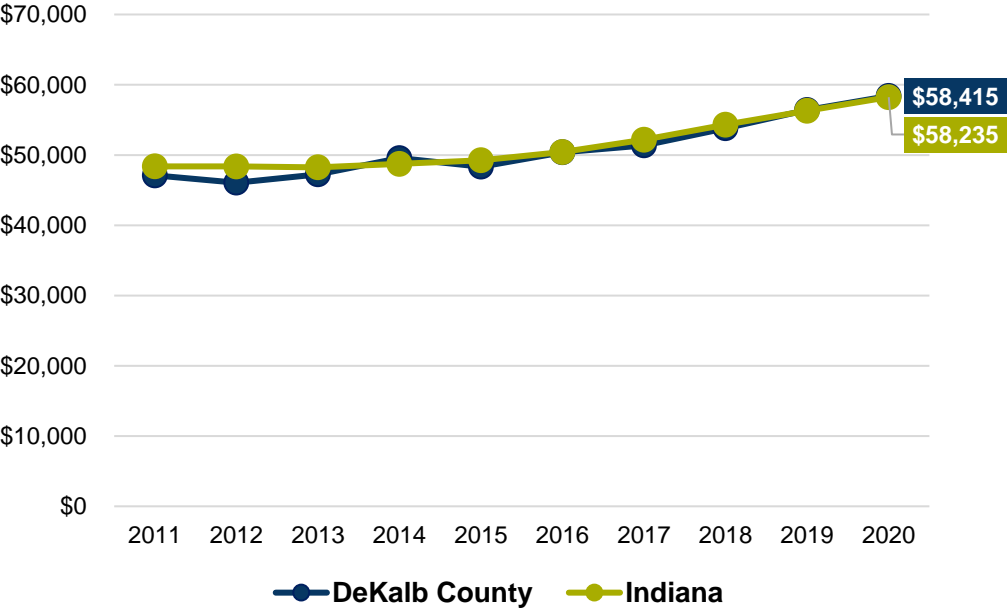


Source: ACS 2011-2020 1-year estimates

# HOUSEHOLD INCOME |

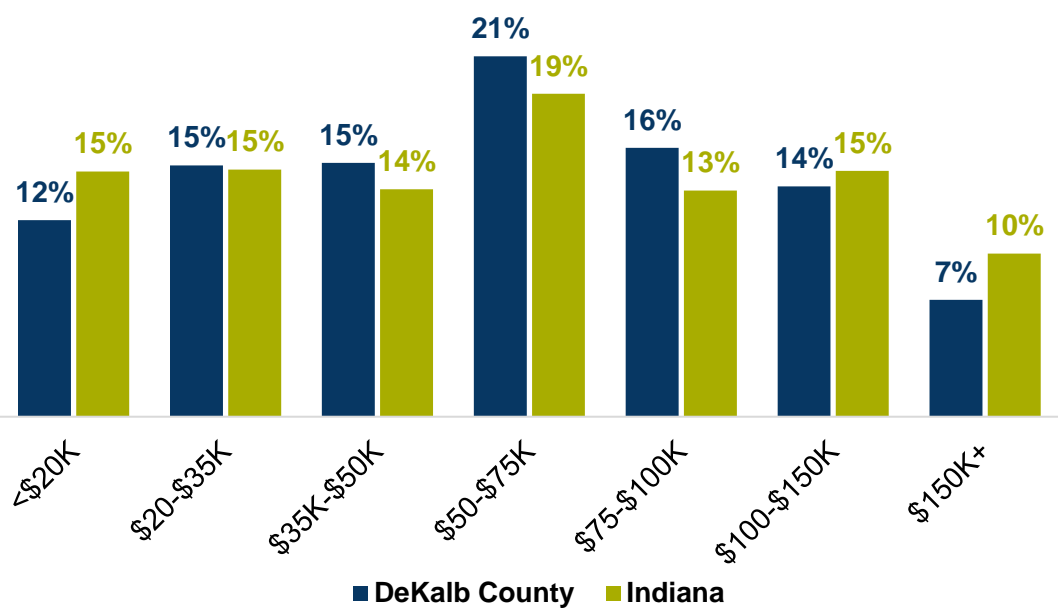
DeKalb County had a median income of \$58,415 in 2020, up 24% since 2011. 27% of households have incomes below \$35,000, while 21% have incomes above \$100,000.

Median Income  
2011-2020



Source: ACS 2011-2020 5-year estimates

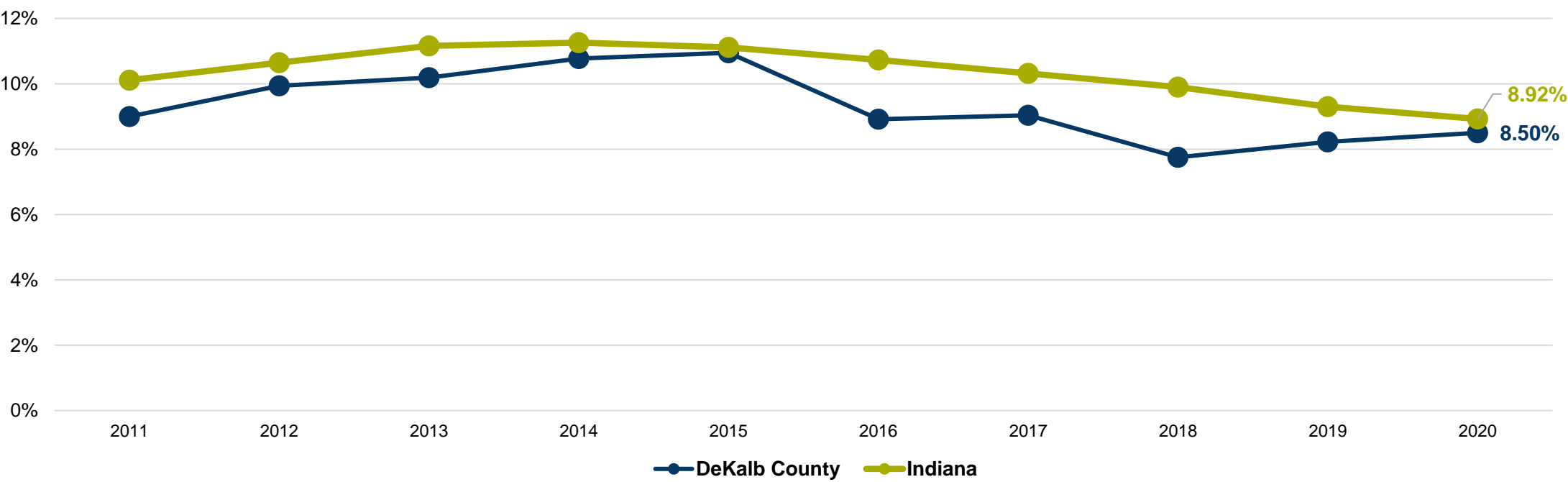
Household Income Distribution  
2020



Source: ACS 2020 5-year estimates

**FAMILY POVERTY RATE |** 8.5% of families in DeKalb County live below the poverty line, down 0.50 points from 9.0% in 2011.

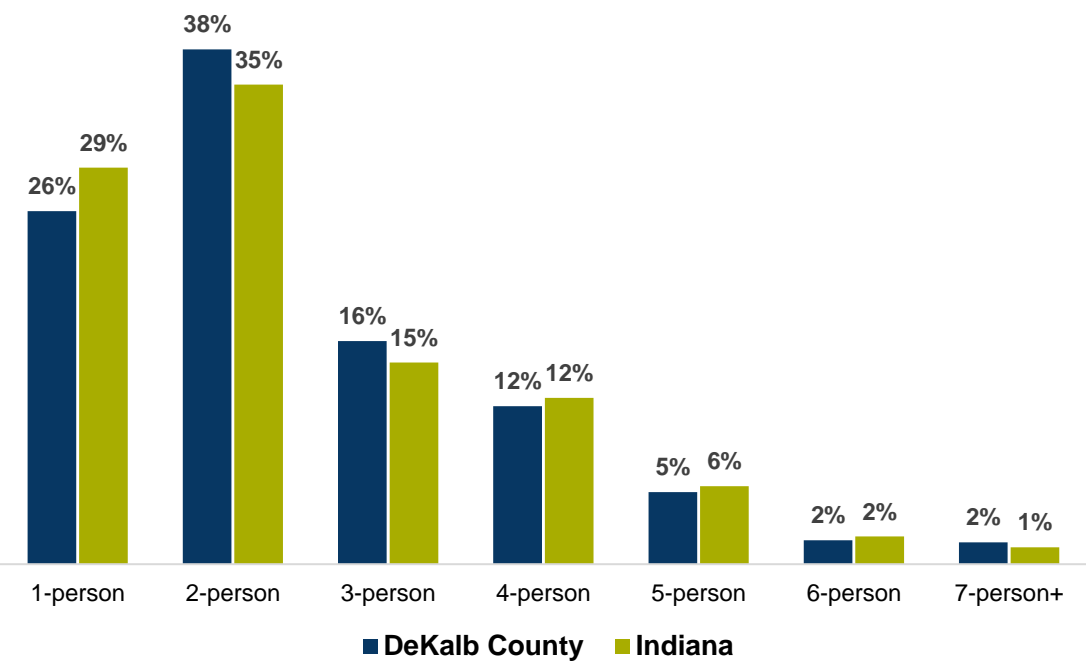
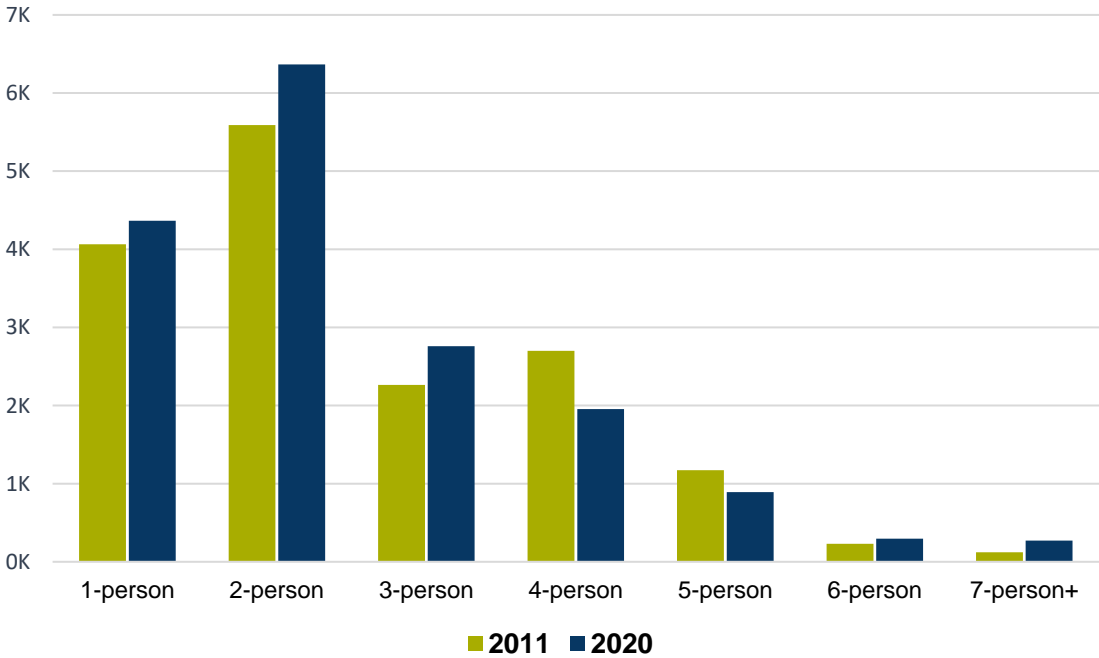
**Family Poverty Rate**  
2011-2020



Source: ACS 2011-2020 5-year estimates

**HOUSEHOLD SIZE |** The average household size is 2.44 people, compared to the statewide average of 2.42. The average household size in the county has shrunk by 0.09 persons since 2011.

**Household Size**  
**2011, 2020**



Source: ACS 2011-2020 5-year estimates

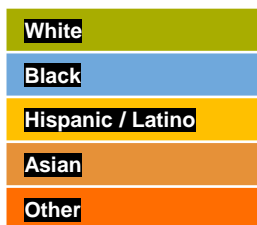
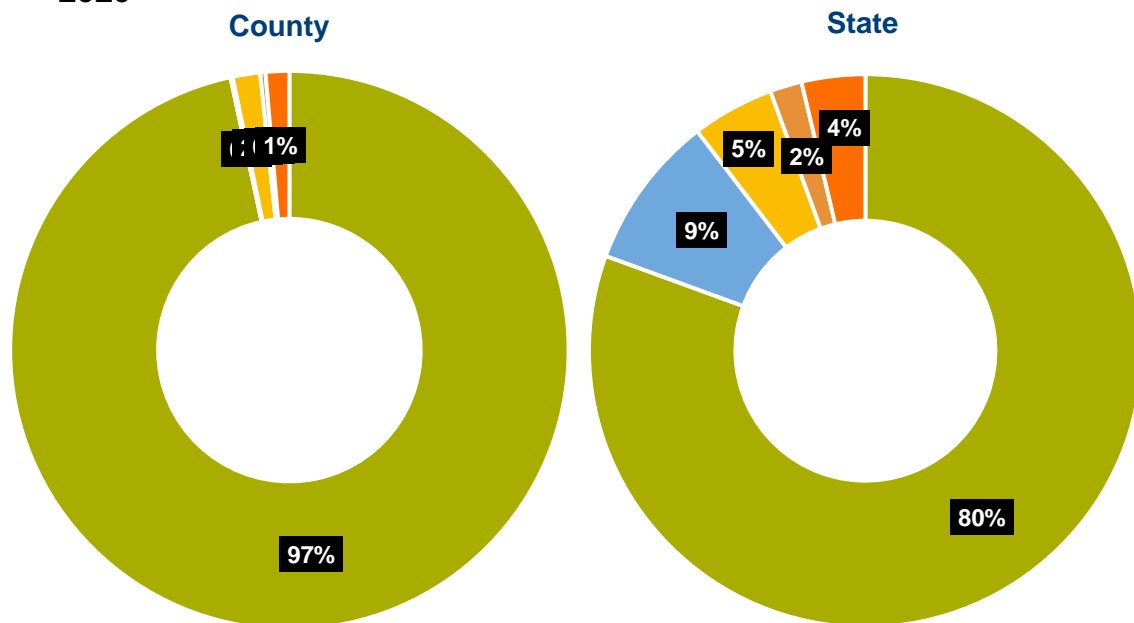


# RACIAL COMPOSITION |

The current racial distribution of households in DeKalb County is 96.6% White, 0.1% Black, 1.6% Hispanic/Latino, 0.3% Asian, and 1.4% other.

## Racial Distribution

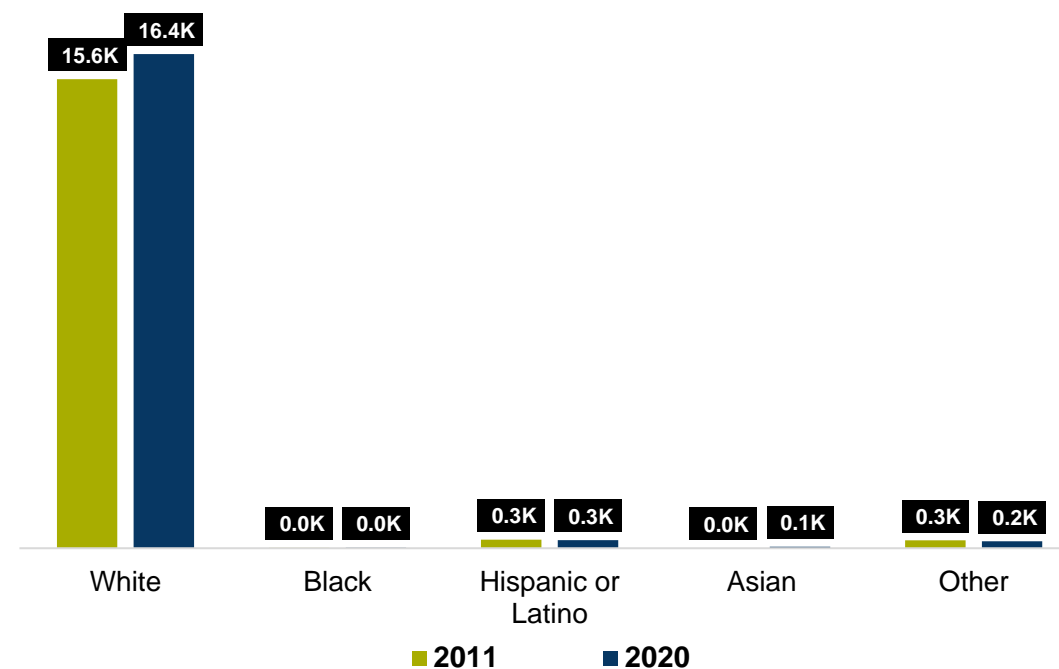
2020



Source: ACS 2010-2020 5-year estimates

## Household Racial Distribution

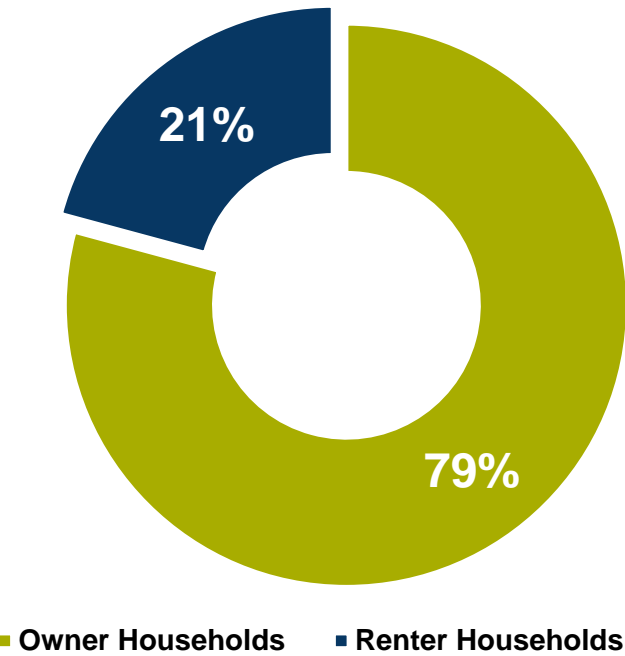
2011, 2020



Source: ACS 2010-2020 5-year estimates

**HOUSING TENURE |** In 2020, 21% (3,516 households) were renters, while 79% were owners. The share of renters has increased by 58.93 percentage points since 2011.

**Housing Tenure**  
2020



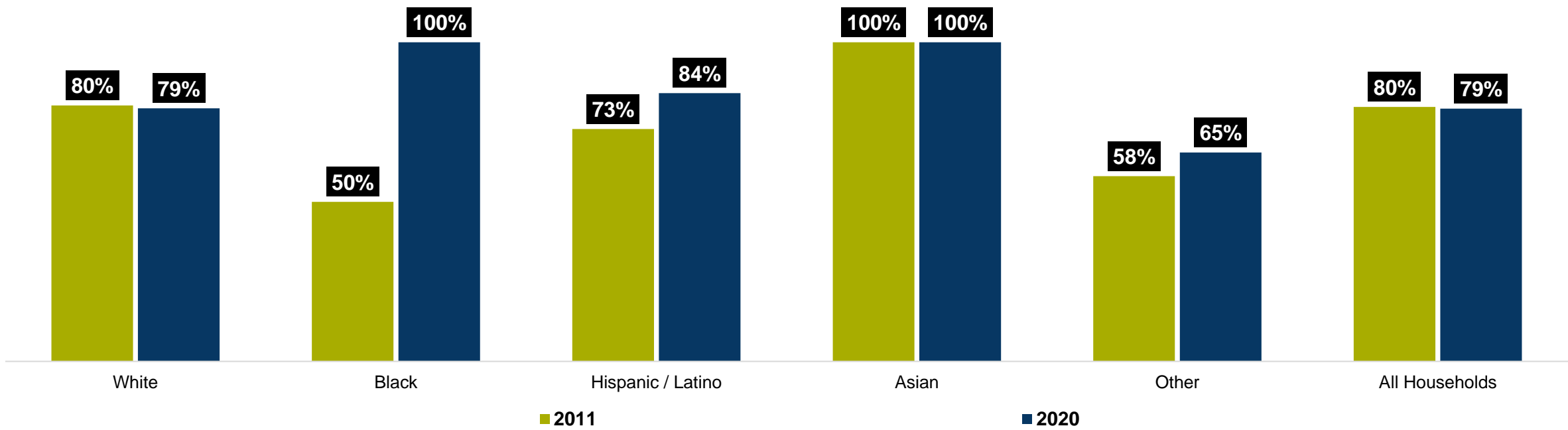
**Total Households by Tenure**  
2011-2020



Source: ACS 2020 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 79%, homeownership is 79% among non-Hispanic White households, 100% among Black households, and 84% for Hispanic/Latino households.

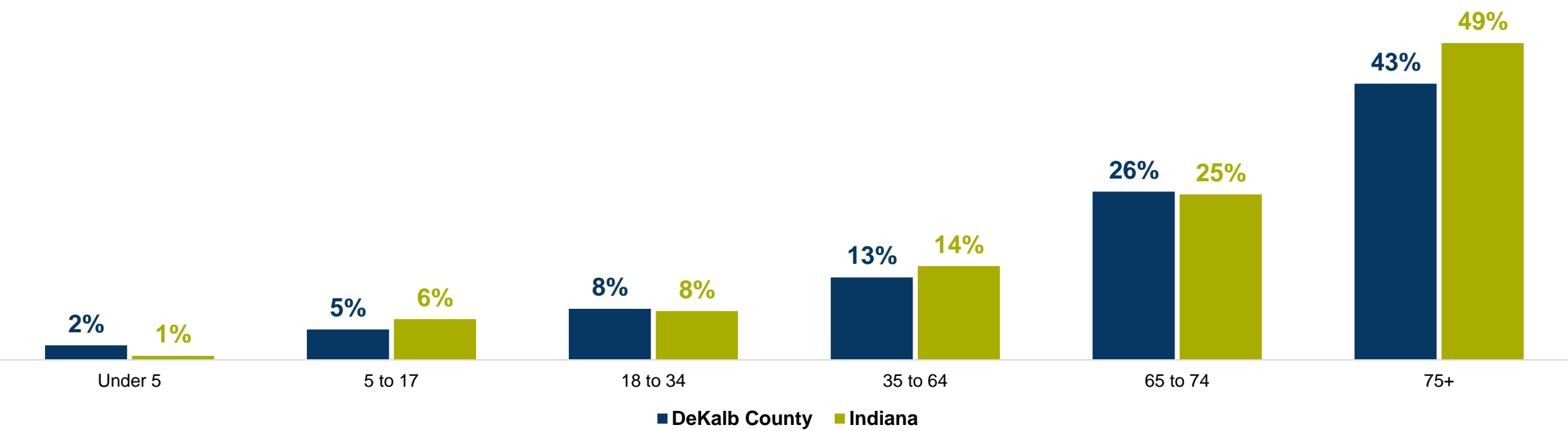
**Homeownership by Race**  
2011, 2020



Source: ACS 2011-2020 5-year estimates. Some estimates for racial groups may be off given low population counts in populations with low populations.

**DISABILITY |** 13% of people in DeKalb County live with a disability. For people 75 and older, the figure increases to 43%.

**Share of the Population by Age with a Disability**  
2020

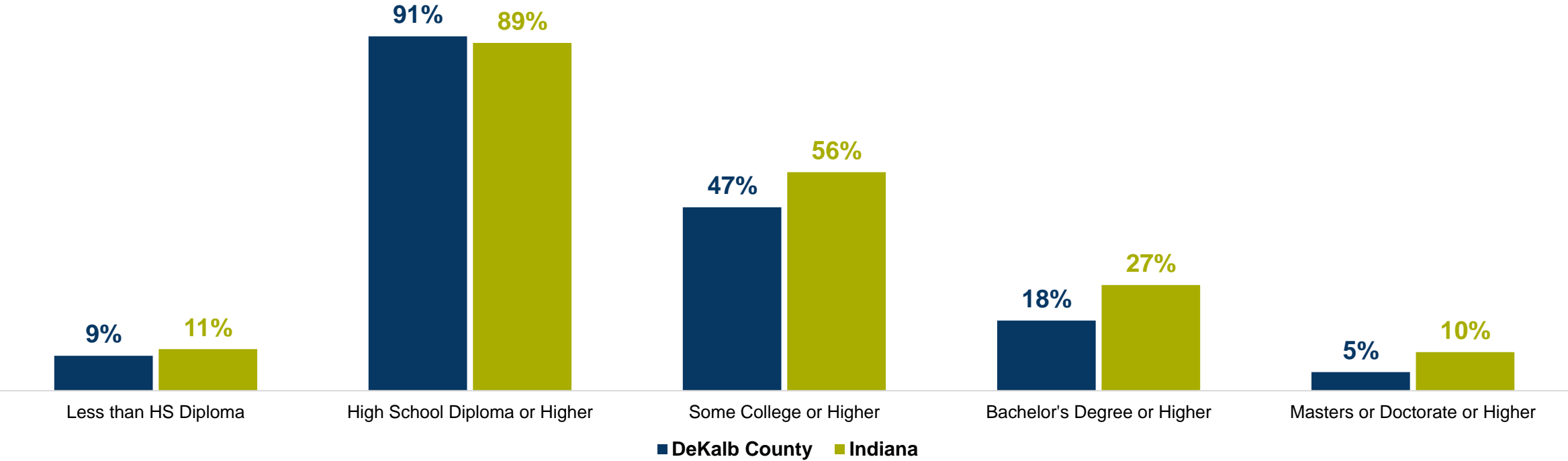


Source: ACS 2011-2020 5-year estimates

EDUCATIONAL ATTAINMENT |

In DeKalb County, 91% of the population have a high school degree or higher. 18% of the population has Bachelor's degree or higher.

Educational Attainment  
2020



Source: ACS 2011-2020 5-year estimates

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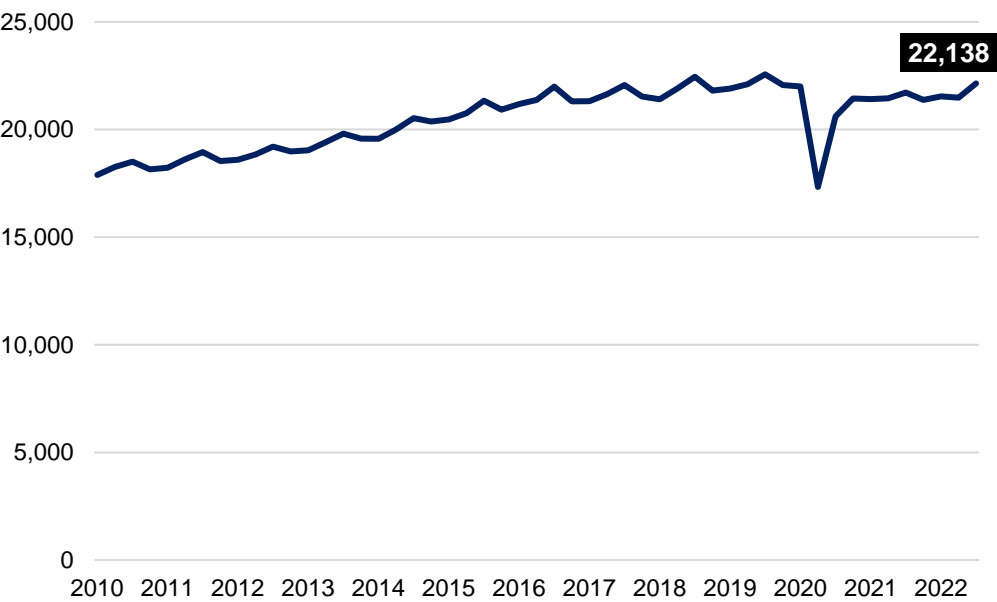
# **JOB / EMPLOYMENT TRENDS**

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# EMPLOYMENT BASE |

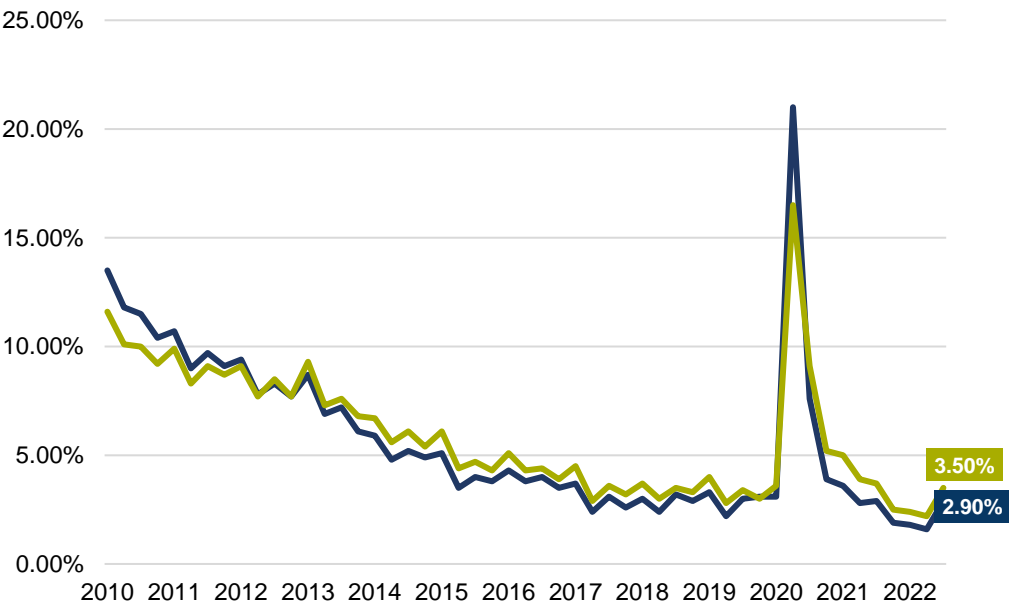
There are currently 22,138 employed people in DeKalb County, up by 24% from 2010. The unemployment rate in 2022 is 2.9%, down 10.6 percentage points from 2011, and down 18.1 percentage points since April 2020.

### Total Employment 2010-2022



Source: Bureau of Labor Statistics (BLS)

### Unemployment Rate 2010-2022

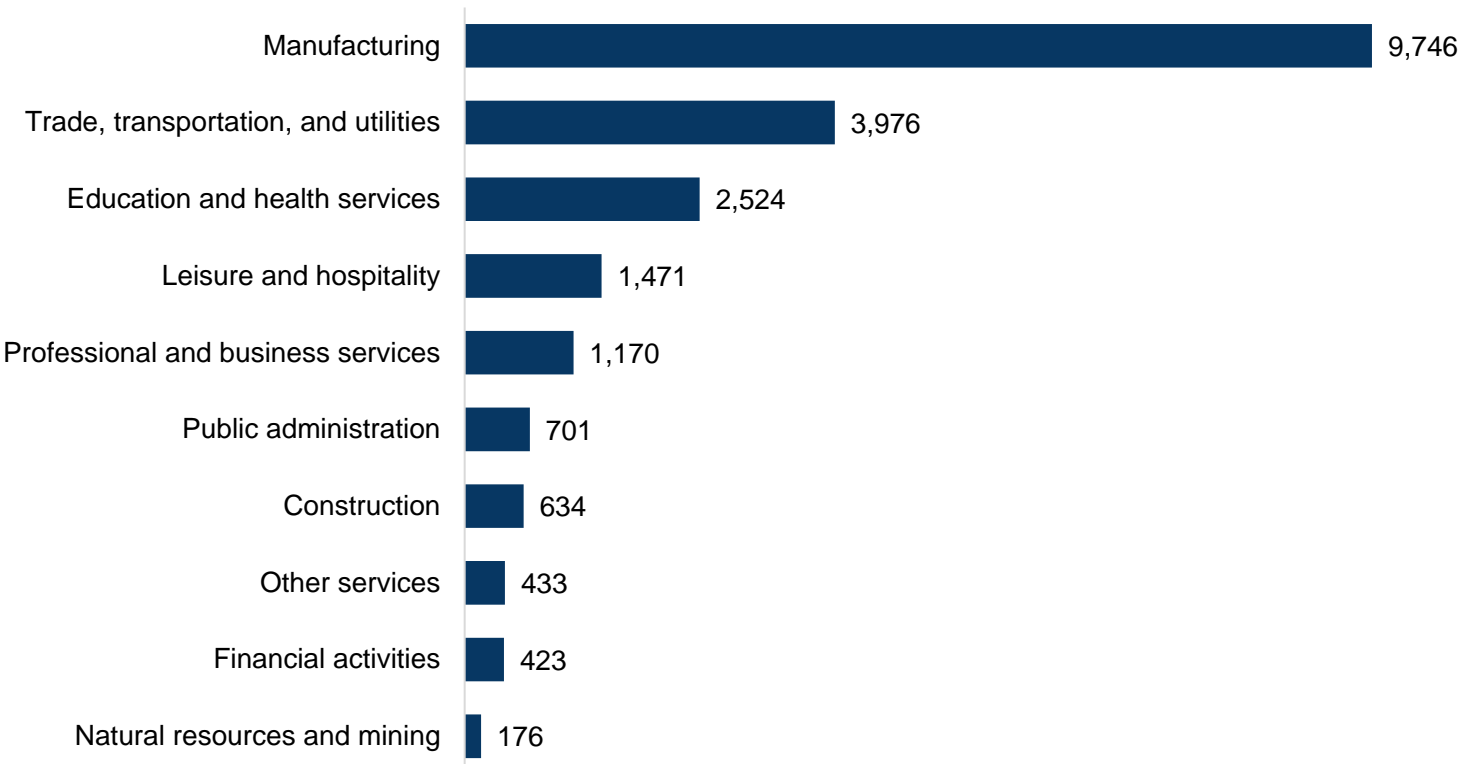


County  
State

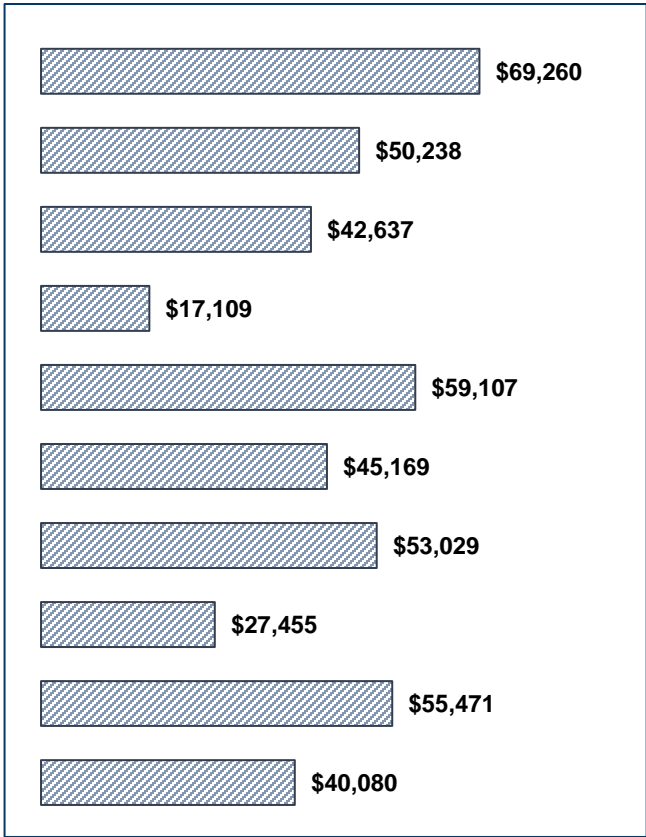
EMPLOYMENT BY INDUSTRY |

Manufacturing is the leading industry for jobs in DeKalb County, with a median wage of \$69,260, and 9,746 jobs.

Total Jobs by Occupation  
2021



Median Wages (2021)



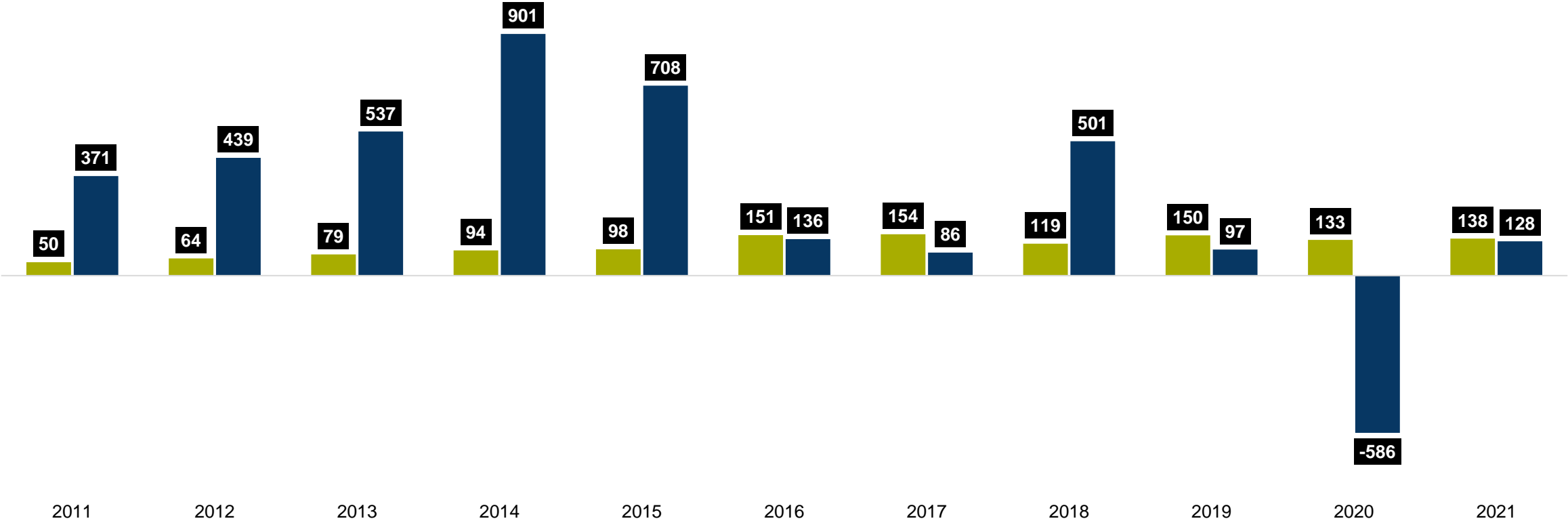
Source: Bureau of Labor Statistics, 2021



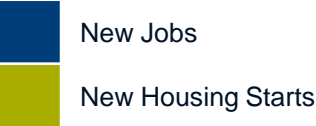
# JOB GROWTH & HOUSING PRODUCTION |

DeKalb County has created 3,318 jobs and 1,230 housing units, in the last decade: an average of 37 units for every 100 jobs created.

Job Growth and Housing Production  
New Jobs, New Housing Units

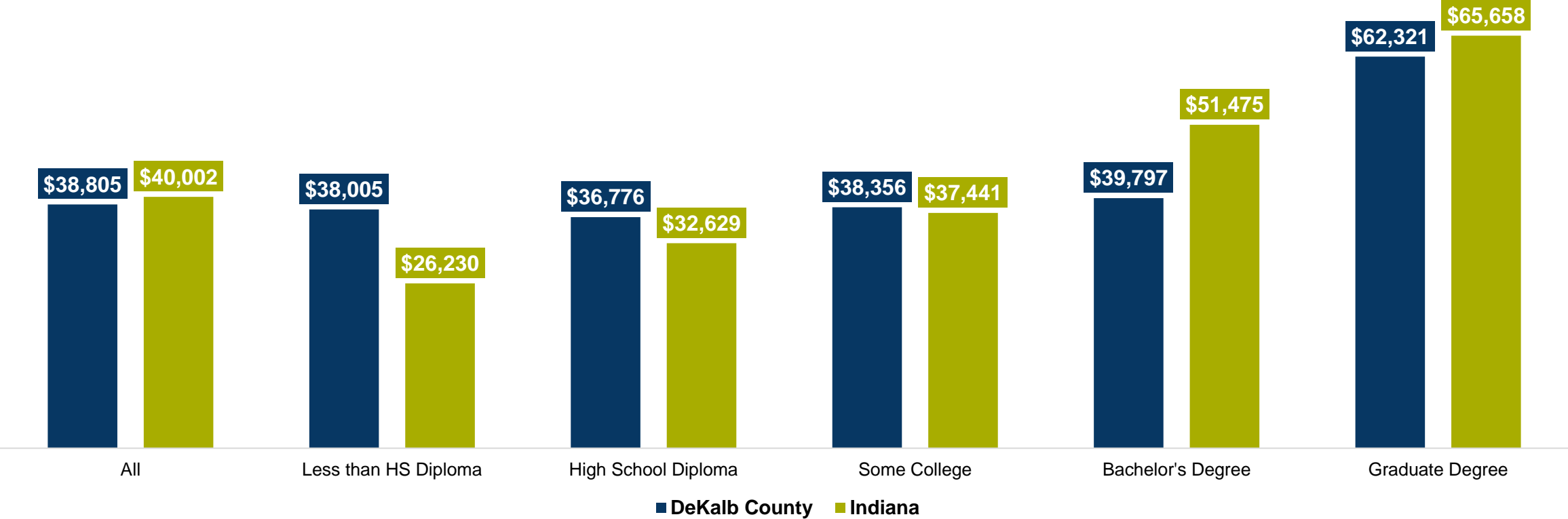


Source: BLS, HUD Permits



**INCOME GROWTH |** Median earnings are 3% lower than the state average, with the largest discrepancy for workers with Less than HS Diploma.

**Median Earnings by Educational Attainment**  
2011, 2020

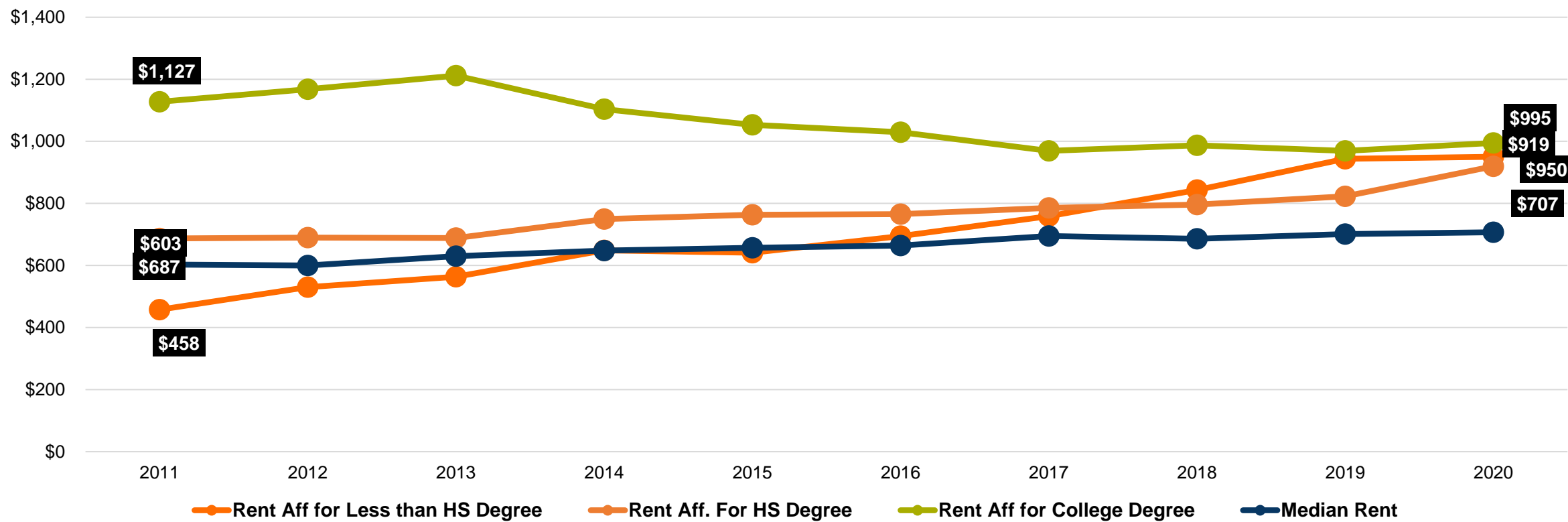


Source: ACS 2011-2020 5-year estimates

**AFFORDABLE RENT BY EDUCATION |**

Median rent has increased 17% since 2011. The median household with one-income earner with a high-school diploma can afford to pay around \$919.

**Affordable Rent by Educational Attainment**  
2011-2020



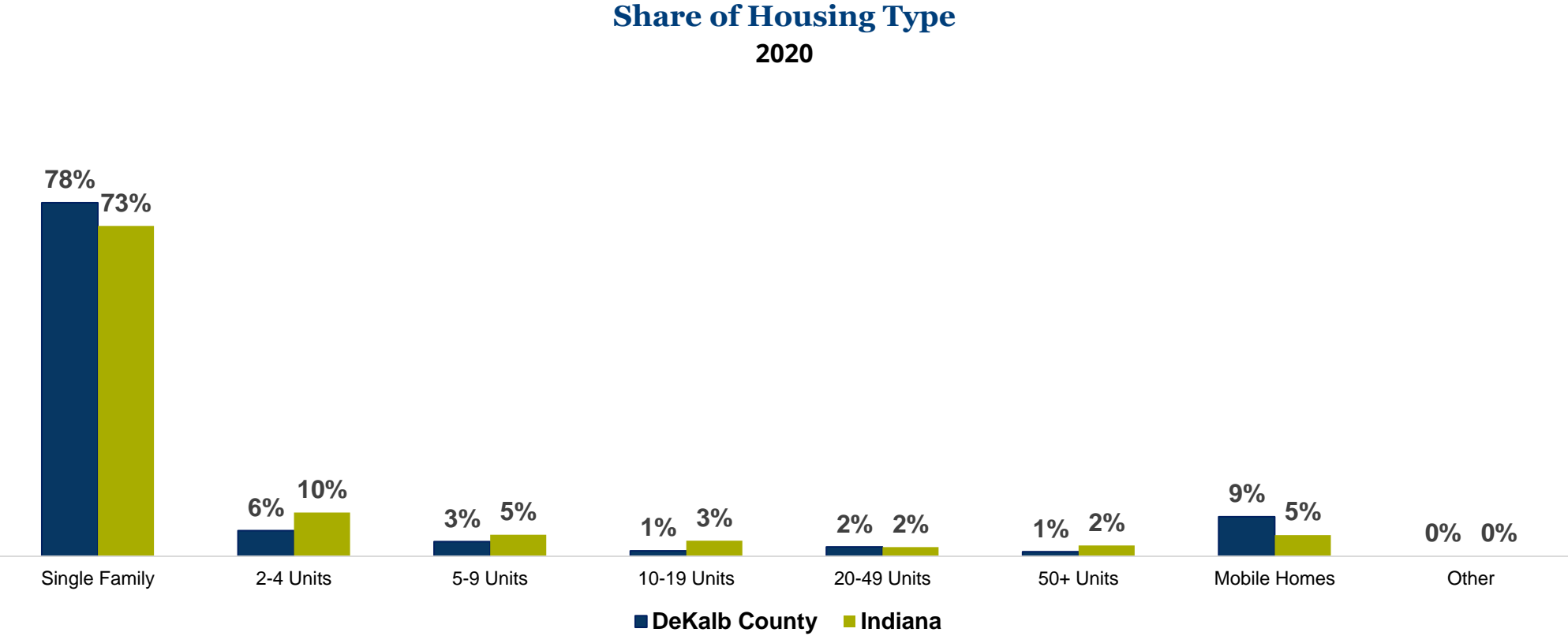
Source: ACS 2011-2020 5-year estimates. Rent affordable is defined as 30% of gross take-home monthly pay, as defined by US Department of Housing and Urban Development (HUD).

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# HOUSING TRENDS

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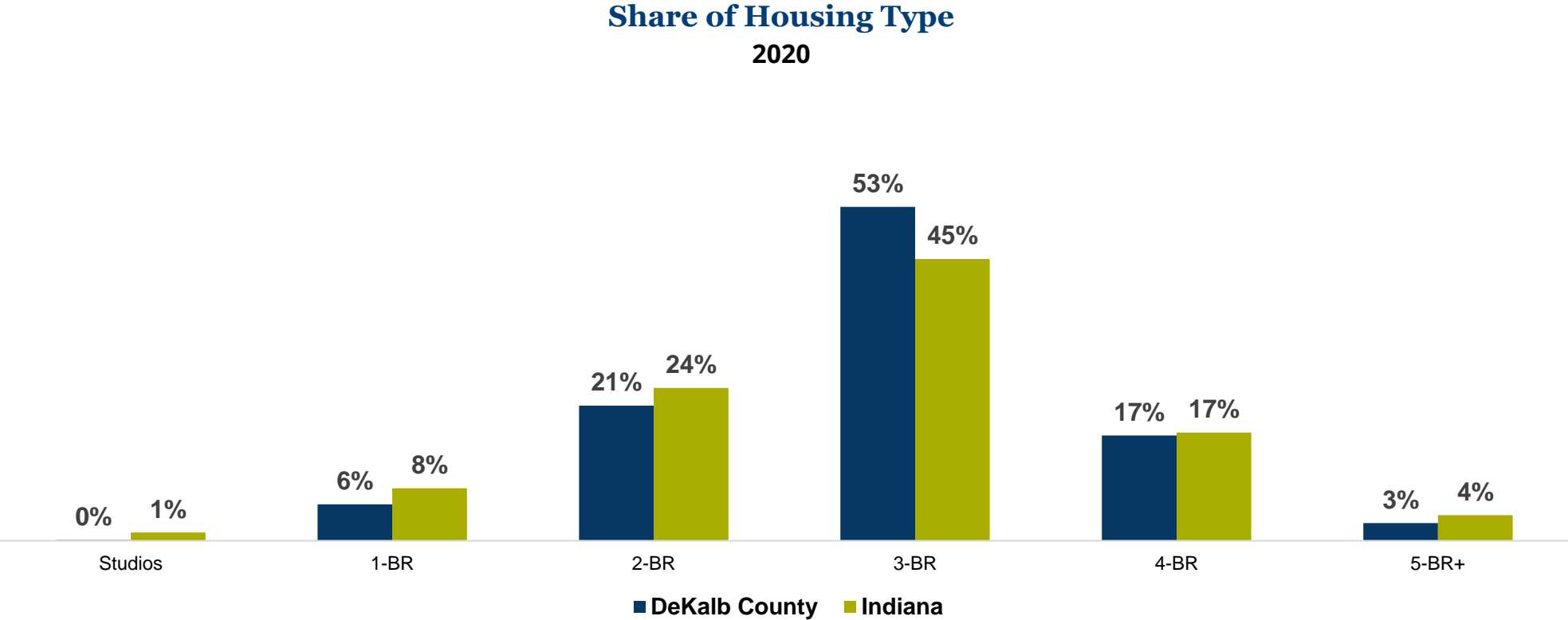
**HOUSING TYPE |** 78% of homes in DeKalb County are single-family, while 13% are multifamily.



Source: ACS 2011-2020 5-year estimates

HOUSING TYPE |

Homes in DeKalb County have 2.89 bedrooms on average, with 73% of units containing 3 bedrooms or more.

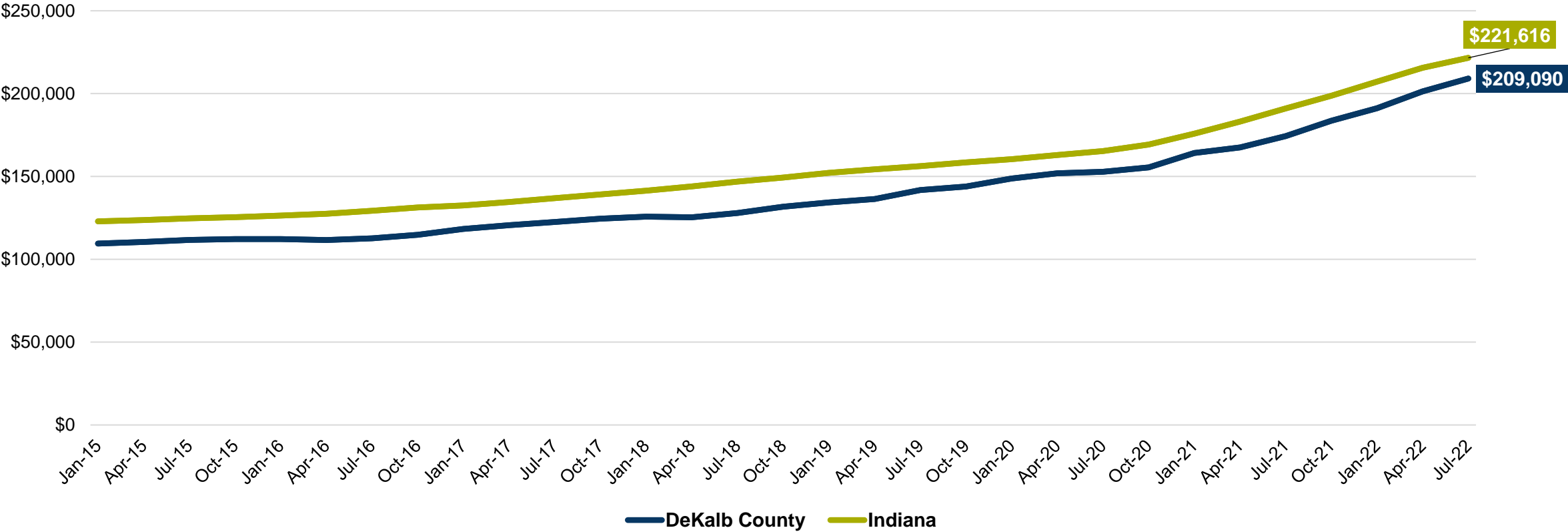


Includes all existing units, single family and multifamily.  
Source: ACS 2011-2020 5-year estimates

MEDIAN HOME VALUE |

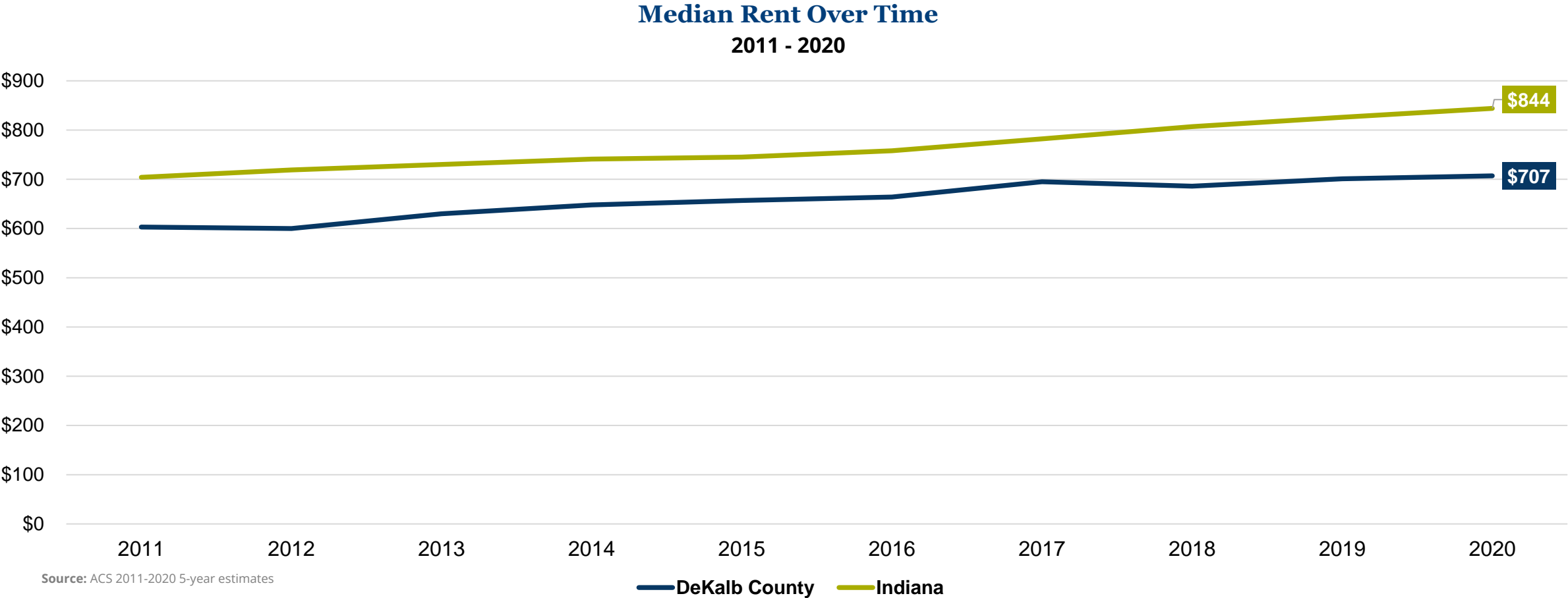
Homes in DeKalb County have a median value of \$209,090, an increase of 91.0% since 2015.

Median Home Value  
2015-2022



Source: ZILLOW

**MEDIAN RENT |** Median rent has increased 17% since 2011. Rent in 2020 was \$137 lower than the state overall.

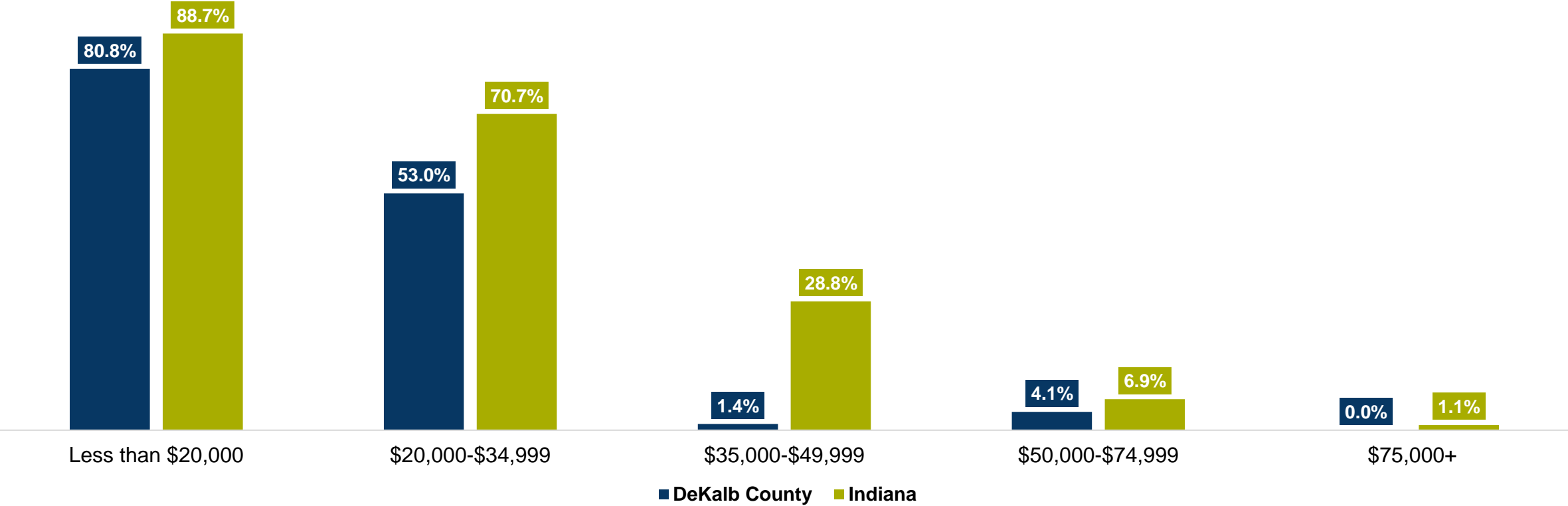




**COST BURDEN |**

80.8% of households earning below \$20,000 are cost-burdened in DeKalb County. 53.0% of households earning between \$20,000 and \$35,000 are cost-burdened.

**Cost Burdened Renter Households**  
**2020**

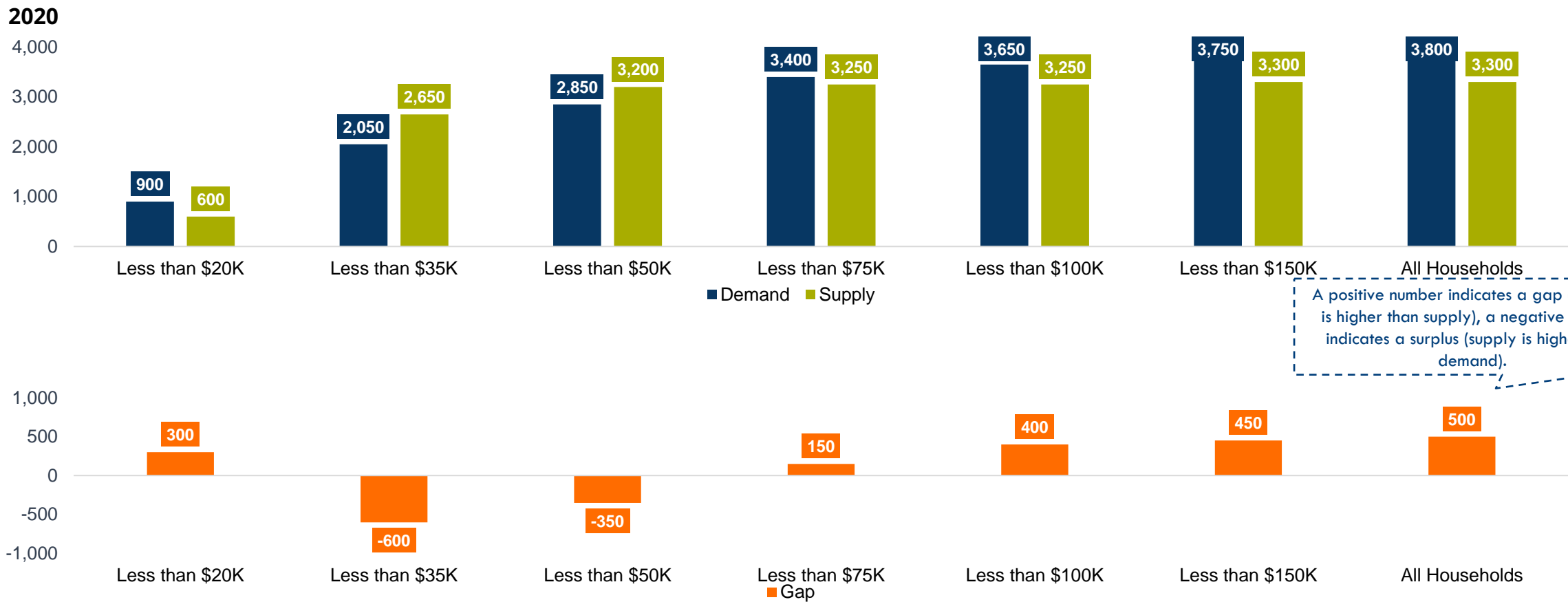


Cost Burdened households are those putting more than 30% of their household income towards housing expenses.  
Source: ACS 2011-2020 5-year estimates

# RENTAL HOUSING GAP |

There is a 600-unit surplus in rental homes available for households who earn less than \$35,000 annually or units renting below \$750 per month.

## Housing Gap



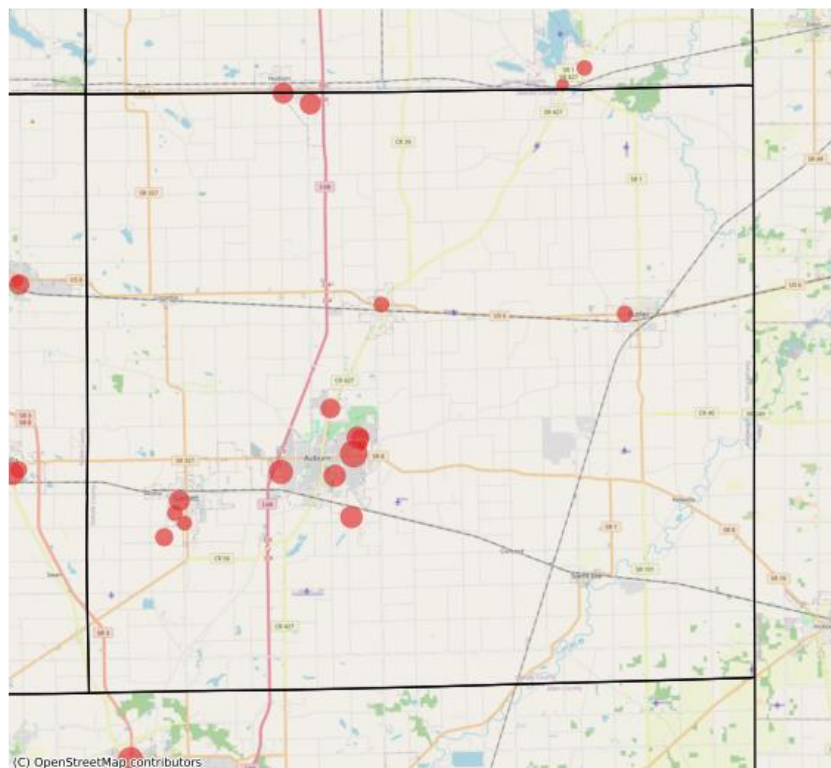
Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households. A negative gap indicates a surplus. Rental demand and rental supply may not be equal due to households living in units with no cash rent (approximately 5% of renters in Indiana).

Source: ACS 2020 5-year estimates

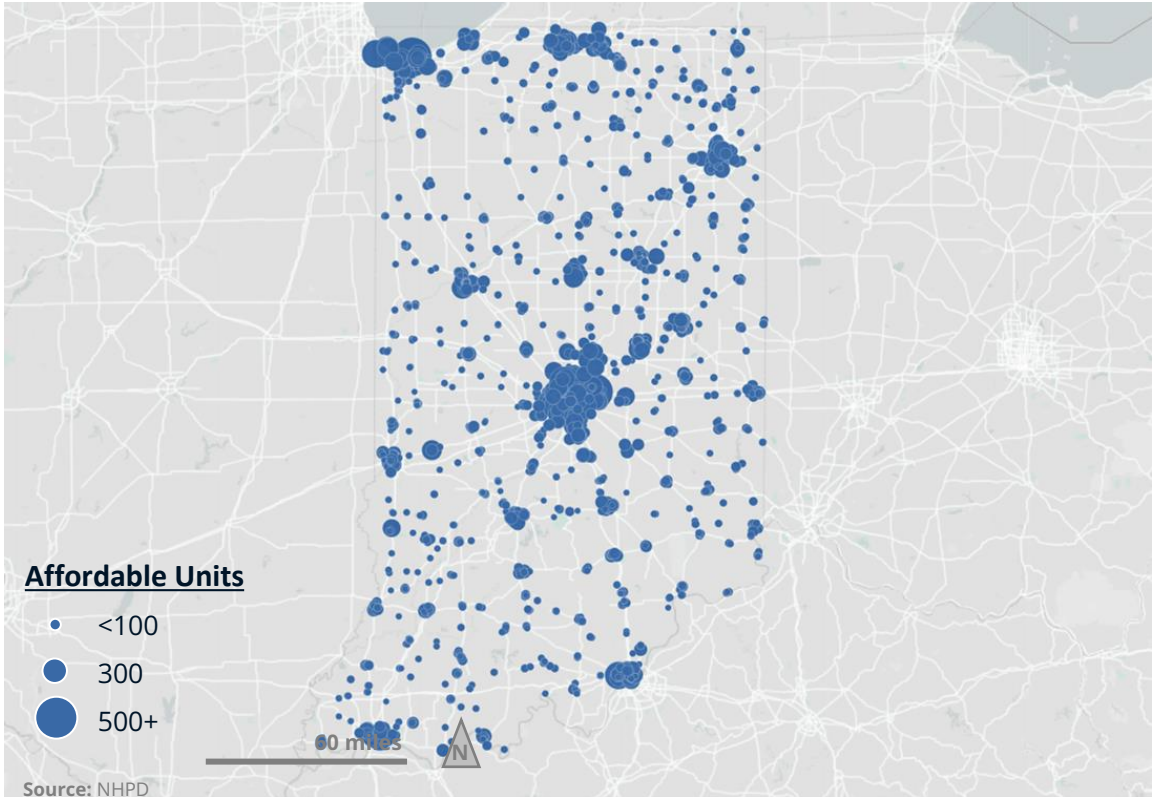
**AFFORDABLE HOUSING |**

The maps below show the geographic distribution of subsidized affordable housing units throughout the state of Indiana and in DeKalb County.

**Countywide Housing Inventory**  
2020



**Statewide Housing Inventory**  
2020



**INTERNET ACCESS |** 81.1% of housing units have access to internet in DeKalb County, compared to 83.5% statewide.

